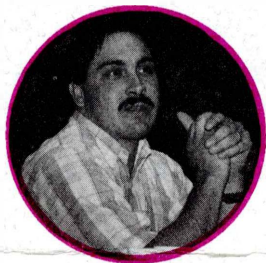


profile

two

Has United Way helped you or someone you love? Share your experience...



three

"Working" to form a more perfect union...



four

BCBS sends Olympians to Barcelona in banner style...



A project undertaken to retain Medicare Supplement customers has been very successful — and the good results have implications for the entire company, says Senior Markets Product Manager Jacqueline McKenzie, who is serving as the project's team leader.

"Customer retention is an important concept for all of us," says McKenzie. "Keeping customers with us, and keeping them satisfied with our products and services, benefits the company both short and long term."

With this concept in mind, a Customer Retention work group was formed in 1990. Made up of employees from various areas in the company, the work group met regularly to discuss ways the company could effectively retain customers.

The idea of customer retention — and the awareness of its value — first began to take hold when competitors arrived on the scene in the early 1980s. As the competitors aggressively marketed their products and programs, we lost customers. In 1982, we had a record high enrollment of Medicare Supplement customers. However, intensive competition from Humana and Prudential AARP caused our enrollment to drop.

Faced with declining market share, the Customer Retention work group rose to the challenge. In 1991, the group stepped up its efforts to increase senior enrollment and retention by introducing the Medicare Supplement Conservation Project. The project consisted of several specific efforts — efforts which so far have been very successful.

Automatic Payment Option

The first of these was to enroll as many Over-65 subscribers as possible in an existing program called

KEEPING OUR CUSTOMERS



Customer Service Representative Joann Griffis meets with Virginia Exum to discuss Mrs. Exum's health coverage.

Automatic Payment Option (APO).

The APO program allows customers to have their premium payments automatically deducted from their banking accounts, saving them time and affording them peace of mind. With some focused marketing and education efforts, enrollment in this attractive program recently jumped 300 percent. And, now that Senior Markets is offering enrollees the added benefit of a 2.5 percent reduction in premiums if they participate in the program, enrollment in APO is escalating even more.

"Because the APO program costs much less to administer in terms of reduced postage and manual billing, we are able to save quite a bit of money," says Patsy Gammons, supervisor, Direct Market Operations. "We pass this savings along to our

customers in the form of the 2.5 percent premium reduction.

"Customers like the program and so do we. We've found that customers enrolled in the program tend to stay with the company longer. In 1991, for example, the persistency rate for subscribers on the new program was 21.5 percent higher than for those who pay directly."

(Continued on page 2)

Did you know?

- Senior Market Operations has more than 67,000 subscribers who have been with Blue Cross and Blue Shield plans for 25 years or more.
- Senior Markets Operations has more than 450 subscribers who have been with Blue Cross and Blue Shield plans for 50 years or more.



volume 41 number 9

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Articles and photographs about the company's programs, policies, products and people may be submitted for consideration. Please send to: Rejeanne Davis Ashley, Public Relations, Riverside Home Office Complex, 19T. For information, call (904) 791-6329 or contact your regional representative with story ideas.

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printed on recycled paper



cover continued

keeping our customers ...

Communicating with customers

A second successful effort of the Customer Retention work group is the reinstatement program. This involves sending information to subscribers who are behind on their premium payments. Reminding subscribers of the value of their health insurance benefits has been an effective way of preventing many cancellations.

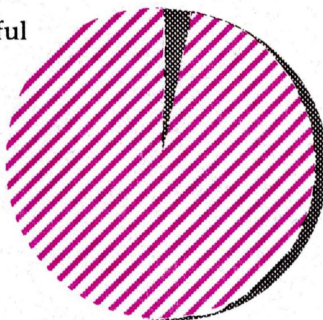
Increasing other regular communications with seniors has also helped with retention and enrollment efforts, says Steve Johnson, Public Relations. "Since 1989, we've been sending customers a quarterly newsletter, *Medicare and You*, designed to give them valuable information about the Medicare program and help them fully understand their BCBSF Medicare Supplement health insurance coverage and new benefits available, such as our managed care programs."

Cooperative efforts

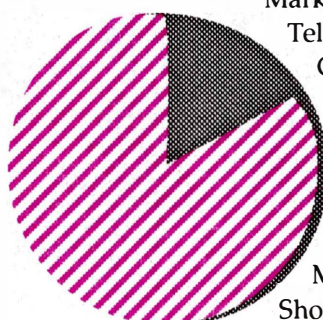
The targeted communications and conservation

Automatic Payment Option

persistence rates



with APO



without APO

which translates to our having retained more than \$10 million annually in premiums. Current enrollment figures for Medicare Supplement customers is up, and the subscriber inventory numbers are climbing.

Retention and enrollment efforts will continue, says McKenzie. "The Medicare Supplement Customer Retention work group is willing to do whatever it takes to keep our customers — they are the reason we're in business. But customer retention is not just the responsibility of this work group. Every employee of Blue Cross Blue Shield of Florida plays a major role in customer satisfaction and retention." ■

strategies to date have had great results. The cooperative efforts of Senior Markets, Direct Market Operations, Telemarketing, Customer Service, Information Systems and Operations, Actuarial, Legal, Market Research, Public Relations, the Mailroom, the Print Shop and Graphics reduced cancellations by 23 percent in 1991 —

employees only

We're Listening...

United Way touches people of all ages, all incomes and all interests. Each of you has probably been touched — directly or indirectly — by one of its agencies or programs. If you or someone close to you has been helped by a United Way agency, or if you have donated time as a volunteer with an agency, we would like to hear about your experience.

If you have volunteered your personal time with an agency such as the Girl Scouts or Boy Scouts, Learn to Read or Catholic Charities, you may have special stories to tell.

If you or a family member has been helped during a time of need by an agency such as Red Cross, Goodwill or Hubbard House, your experience would vividly demonstrate the effectiveness of United Way.

United Way is people reaching out to people. We're

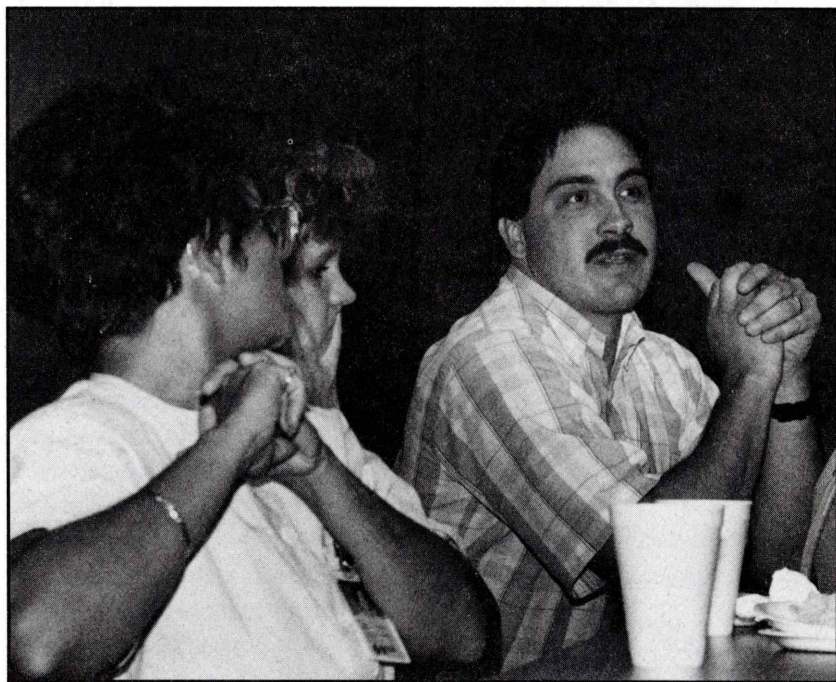


Photo by Lisa Halil

Employees at one of several United Way Listening Sessions held in July. Coordinated by Employee Services, the sessions gave employees the opportunity to ask United Way representatives questions about the agency and its programs.

reaching out to you now: we want to hear from you. If you have an experience to share, please send your name, phone number and a brief explanation

of your involvement with United Way to Lisa Halil, Employee Services, 1T. She will contact you for more details. ■

in the spotlight

Wall Of Fame

Congratulations to the first quarter Wall of Fame employees. Sponsored by the PIER work group (Partners In Employee Recognition) the Wall of Fame program recognizes outstanding employees in Private Business Operations.



Outstanding employees, in alphabetical order, are: Renatta Abaira, Diane Aldrich, Staphen Armstrong, Samuel Atwell, Rick Austin, Mark Baker, Cheryl Barnett, Carol Berry, Marty Bishop, Annie Bradwell, Helen Brown, Beverly Bryant, Sheila Burr, Cecelia Calvin, Anthony Carter, Michael Clark, Pamela Clemons, Carolyn Crisp, Kathy D'Stetin, Teri Daniels, Anita DeBose, Kallie Donaldson, Phil Dove, Kathy Duggan, Debra Edwards, Eddie Flowers, Ronell Garrett, Shah-Whann Godfrey, Sharon Gonzalez, Ann Grace,

Beverly Green, Julia Henry-Wilson, MaryLou Hersberger, Selena Hicks, Connie Hooper, Debbie Hope, Geri Jackson, Harriett Jackson, Laurie Johnson, Annette Jones, Karla Kelsey, Margaret Lampkin, Walter Lane, Jan Lehman, Laura Leon, Melody Levo, Delfina McGriff, Terry McNulty, Bill McVay, Sherrie Mikell, Barbara Moore, Serena Nelson, Janie Nelson, Kevin Ondarza, Bruce Orlandi, Shirley Ortega, Julie Ostensen, Bill Pace, Shelly Parker, Adelia Pascual, Cleofe Rapadas, Theresa Renfroe, Fredda Renshaw, Roberta Rhoton, Sharon Robinson, Louanne Rodgers, Nellie Sales, Cynthia Sanders, Tracy Seamann, Katherine Skube, Amanda Slay, Lisa Smith, Stephanie



Smith, David Solomon, Anette Spicer, Donna Stanley, Meriget Turner, Deana Vickery, Gloria Washington, Mary Whitaker, Cynthia Williams, Michelle Wilson, Sherrie Wilson, Mark Yonge. ■

To Form A More Perfect Union

An emphasis on continual improvement is at the heart of efforts underway in the Information Systems and Operations Division (IS&O). In support of the Improved Organization Performance program that began in IS&O in January, employees there have been learning and using the basic principles of Zenger Miller.

"We believe that using these

principles can help us form a more perfect union," says Roger Holton, director of Information Services. Holton was the keynote speaker at a June 17 ceremony recognizing the sixty-one graduates of the Zenger Miller "Working" Training Program.

The graduates were from various departments within IS&O, including Hardware Support, Computer Operations Support, Computer Operations (first, second and third shifts), Word Processing and the IS&O

secretarial staff.

Holton said the goal of the program is ultimately to improve organizational performance, and said one of its main lessons is how to confront issues constructively. "As long as more than one person is involved, there will be differences of opinions," says Holton. "But if we are able to use the Zenger Miller approach and 'focus on the situation, issue or behavior, not the person,' we have a better chance to 'maintain the self-confidence and self-esteem of others.'"

The other basic principles, "maintain constructive relationships with your employees, peers and managers," "take initiative to make things better," and "lead by example," are a matter of practice by IS&O and are exemplified by Dave Dingfield, vice president of IS&O. Dingfield was on hand to present the diplomas to the graduates and to demonstrate his ongoing support of the program. ■

— Submitted by Lucy Coyle

Photo by Lucy Coyle



Some "Working" graduates and their facilitator, (L-R): Tony Southward, Tina Bageant, Marion Scott (facilitator) and Becky Meece. A total of 61 IS&O employees graduated from the Zenger Miller Working Training Program.

corporate objectives

These are the company's strategic objectives for 1992. Plans and initiatives undertaken this year should be in support of one or more of these objectives:

Excellent Service

We will provide to our customers predictable, understandable, hassle-free service that is consistent with their expectations at purchase and that minimizes the need for customer involvement with payment to providers.

Financial Strength

We will maintain Blue Cross and Blue Shield of Florida as a financially strong and competitive organization.

Market Share

We will attain dominant private market share consistent with financial soundness, delivery of superior service and our overall provider strength.

National Association

We will support a strong, effective national organization of plans.

Organizational Effectiveness

We will develop and maintain an effective, highly motivated and productive organization.

Provider Relationships

We will create sustainable competitive advantage through effective business relationships with providers.

Public Understanding

We will gain public and governmental understanding, acceptance and support of corporate policies, programs and actions.



dining service news

Cafeteria Specials

Throughout the month of August, ARA Dining Services is offering BCBSF employees special foods at special prices. In addition, the week of August 17-21 is Off-Site Customer Appreciation Week. **Any** employee dining at the Riverside Home Office Complex or the Freedom Commerce Centre cafeterias can take advantage of the special deals!

Listed by day and date, the August specials are:

M/3: Canadian Chocolate Festival, 10 cents off any chocolate dessert.

W/5: National Mustard Day. Hot dogs, corn dogs, sausages & more...

F/7: South Carolina Peanut Party. Guess the number of peanuts in the jar and win.

Tu/11: Corn Carnival. 15 cents off corn muffin with the purchase of soup.

Th/13: Caesar Salad day.

M/17: National Aviation Week. Lemon Meringue Pie, 75 cents.

W/19: Miss Crustacean Beauty Show. Shrimp Salad on croissant for \$2.35.

F/21: American Bar Ass'n. founded 1878. Pasta Bar \$2.75.

M/24: Melt Monday. \$2.85 patty melt with fries & 12 oz. drink.

Th/27: Telluride Mushroom Festival. Philly Cheesesteak w/ sauteed mushrooms, \$1.75.

Off-Site Customer Appreciation Week Specials:

M/17: Free cookie with purchase of daily special.

Tu/18: Free 12 oz. beverage with purchase of salad bar.

W/19: Free 8 oz. coffee with breakfast omelette purchase.

Th/20: Free apple with purchase of deli sandwich.

F/21: Free bread pudding with purchase of grill special.

in the spotlight continued



Photo by Lifestyle Marketing Group

BCBSF Regional Vice President Dudley Mendheim represented all BCBSF plans at the Olympic Team send-off activities held in Tampa early this month. BCBS is an official sponsor of the U.S. Olympics, and provides health insurance coverage to Olympic athletes while they compete.

Bon Voyage To Barcelona

The Blue Cross Blue Shield Association presented signed "good luck" banners to the 1992 U.S. Olympic Team Friday, July 10, at Busch Gardens

in Tampa, Florida.

More than twenty banners were presented to U.S. Olympians as part of the official Olympic Team Barcelona send-off activities. Athletes were in Tampa for their official team processing and to take part in send-off activities hosted by Busch Gardens.

The banners featured the best wishes of 30,000 Blue Cross and Blue Shield plan employees and members of the communities they serve across America.

Dudley Mendheim, vice president of BCBSF's West Coast Region, presented the banners on behalf of all the BCBS plans.

Accepting the banners on behalf of the U.S. Olympic Team were Dr. Leroy Walker, treasurer of the U.S. Olympic committee, and Anita Nall, member of the U.S. Olympic Swim Team and an "adopted athlete" of the Capital Blue Cross Plan.

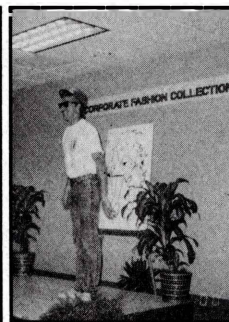
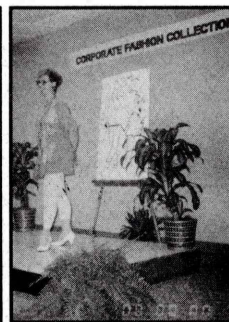
Other U.S. Olympians taking part in the ceremony were members of the 1992 U.S. Olympic Yacht Team and Olympic Swim Team greats, including Summer Sanders, Tom Jager, Nicole Haislett and Pablo Morales. ■

A Passion For Fashion

The "dos" and "don'ts" of corporate fashion were modeled at a July 1 fashion show presented by Private Business Operations Training and Development Department.

The show, held at Freedom Commerce Centre, was coordinated by Josie Armstrong and Cassandra Brock. The fashions were modeled by the PBO Training staff and representatives from each of the PBO market segments.

Descriptive narratives of the fashions were given by



From left to right, Melverna Rivers and John Regan model fashion "dos." Pat Kelly and Edwin Zittrower model fashion "don'ts."

Marion Hamel, manager of PBO Training and Development, and Leola Flynn, Training and Design Development Specialist.

Employees modeled appropriate corporate attire of two-piece suits and ties for gentlemen and suits and dresses for ladies. Employees also modeled inappropriate outfits, such as jeans, sandals and stretch pants.

The fashion show was videotaped and will be available for presentations and two-way communications meetings. For a copy of the video, call Pat Kelly at (904) 363-5325. ■

dining service news

Catering Open House

ARA Dining Services will host an Open House in August to talk about their catering services. ARA now offers catering for meetings, luncheons, dinners, awards ceremonies, receptions and other special events.

"We've designed this session to help employees who are frequently called upon to coordinate catering, such as secretaries, receptionists and administrative assistants," says

ARA General Manager Glenn Whitten.

The session will be held two different days. The first is scheduled for Monday, August 10 from 2-3:30 in Training Room #1 of the Riverside Home Office Complex. The second is scheduled for Wednesday, August 12 from 2-3:30 in the meeting room area of the Freedom Commerce Centre cafeteria in Building One.

Space is limited. For more information, call Tammie Burnsed, Corporate Liaison, Food Services, at (904) 791-8717. ■

All employees
FREE medium soft drink
with the purchase of any
deli sandwich

(To be used in the
cafeteria only. Good
through August.)